

Your reward for referring new members.

Complete your details below and hand this card to someone you know. When they join HIF we'll reward you with a \$70 HIF eftpos card.

Not available for short-term policies.

Name:

Member No:

Call 1300 13 40 60
Visit hif.com.au **f 9 a** 

## **Terms and conditions**

A Member Reward is only payable once the first payment for the new HIF membership is received and the membership is active.

Referring and referred members must be on a current financial HIF membership.

Referred members must be one of the following for you to be eligible to claim a Member Reward:

- 1. Joining HIF for the first time.
- 2. Single members who upgrade their HIF policy to include their partner/spouse.
- 3. An ex-member who terminated the membership more than 12 months ago from the new date of joining.

Rewards are not payable for referred overseas visitor policies of 3 months or less.

An HIF eftpos reward card is valid to the date specified on the reward card.

Rewards are available to Members over the age of 18.

Employees of HIF and HIF's Alliance Partners are not eligible for a Reward.

HIF shall not be liable for any loss, damage or personal injury suffered or sustained whatsoever by any person as a result of the Member Reward except in respect of any liability which by law cannot be excluded.

The Member Reward is not redeemable for cash or transferable.

HIF reserves the right to change the Member Reward suppliers or reward itself without prior notice or advice.

A lost or stolen Member Reward will not be replaced by HIF as the reward card becomes the Member's responsibility after being dispatched by HIF.

The reward card is not backdated. Referring members must be detailed on the New Member Application form in order to be deemed as the Referrer.

Only one Member Reward is redeemable per referred Member.

The term "Member Reward" refers to the HIF eftpos gift card detailed on the front of this flyer.

The HIF eftpos gift card is redeemable at any retail outlet that facilitates eftpos, once activated.

For full Terms and Conditions on using the HIF eftpos gift card, visit www.active8card.com.au or call Rewards Come True Card Services on 1800 446 347.

The reward card listed on this flyer is available from HIF as of February 2015 and supersedes all previous HIF Member Rewards.

Member Rewards are not available for new memberships which will receive any other form of HIF discount or offer or when the member joins through a third party channel.

Australia's first certified Carbon Neutral health fund.